

Certificate Number: 15111-PAM-DE-030393923

Bankruptcy Case Number: 17-04613



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 5, 2018, at 9:12 o'clock PM EST, Amanda Nicole Cuddy completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: January 6, 2018 By: /s/Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education